



**Sterne Kessler  
Goldstein Fox**  
ATTORNEYS AT LAW

Robert Greene Sterne  
Kings A. Goldstein  
David K.S. Connell  
Robert W. Espenod  
Troy Gene G. Dattin  
Michael A. Cimbal  
Michael R. Ray  
Robert E. Spitz  
Eric C. Stille  
Michael Q. Lee  
John M. Covert  
Robert C. Millonig  
Donald J. Featherstone  
Timothy J. Shea, Jr.  
Michael V. Messinger  
Justin L. Kim  
Mark For Evers  
Jeffrey L. Hevey  
Eldora L. Ellison  
Donald A. Bonnett  
Peter A. Jackman  
Brian J. Del Buono

Elizabeth J. Haines  
Michael D. Specter  
Kevin W. McCabe  
Ginni J. Peery  
Theodore A. Wood  
Gabby L. Longworth  
Edward W. Yee  
Grant E. Reed  
Taryn L. Muller  
Jon E. Wright  
Lupene M. DeSantis  
Helene C. Carlson  
Cynthia M. Bouchez  
Timothy A. Doyle  
Lon A. Gordon  
Shaaron A. Carroll  
Aubrey F. Khal  
Michelle K. Holubek  
Marsha A. Rose  
Scott A. Schaller  
Ian Zlot  
W. Blake Cobbentz

James J. Pohl  
John J. Hagan  
Mark W. Bygel  
Michael R. Klauk  
Cathy Arden King  
Doyle A. Siever  
Ulrike Winkler Amis  
Paul A. Calvo  
C. Matthew Roster  
Randall K. Baldwin  
Lon M. Brandes  
Deborah A. Sterling  
Jeremy M. Khas  
Stephanie L. Bluer  
Jeffrey K. Mills  
Mia Mulhergan  
Scott M. Woodhouse  
Peter A. Sacarin  
Christian A. Camarce  
Richard D. Collier  
Patrick P. Hanson  
Ross G. Hicks

Kelisha Hyton-Rodriguez  
Bonnie Remington-Combs  
Alexis K. Spindler  
Jonathan M. Strang  
Robert P. Wernick  
Chenghua Luo  
Solomon M. Beers  
Bruce B. Vance  
Justin L. Shier  
Byron L. Pickard  
Katie K. Delvass  
Christopher R. Reuge  
Jeffrey H. Rougere  
William F. Ladd  
Registered Patent Agents  
Kathryn H. Markovitz  
Danielle L. Letting  
Steven C. Olschewski  
Aaron S. Lukas

Jonathan Tumirano  
Saurav Acharya  
Roser Alcantara  
Cynthia J. DeRenzo  
Stacy E. Aron  
B. Wilson Powers III  
Lin C. Wong  
Joseph E. Martschekhaus  
Karen Narsisdelich  
Aaron S. Ward

Of Counsel  
Edward J. Kessler  
Kenneth C. Bass II  
Christopher P. Weist  
David C. Jaenson  
Jason D. Eisenberg

\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice limited to Federal Agencies

July 2, 2009

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**WRITER'S DIRECT NUMBER:**  
(202) 772-8645  
**INTERNET ADDRESS:**  
JASONE@SKGF.COM

**Art Unit 3693**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/749,697; Filing or 371(c) Date: December 31, 2003  
For: **System for Reducing Information Required to Open a New Account**  
Inventors: KHANDROS *et al.*  
Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$272.00 to cover:  
\$272 for extra claims fee; and
2. Amendment and Reply Under 37 C.F.R. 1.111.

The above-listed documents are filed electronically through EFS-Web.

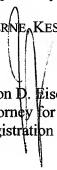
In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents  
July 2, 2009  
Page 2

Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Jason D. Eisenberg  
Attorney for Applicants  
Registration No. 43,447

JDE/la  
Enclosure(s)